

Information to identify the case:			
Debtor 1:	<u>Lauren Dunham</u>		
	First Name	Middle Name	Last Name
Debtor 2:			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	District of New Jersey		
Case number:	18-10793-CMG		
	Social Security number or ITIN:	xxx-xx-2420	
	EIN:	--_--_--_--	
	Social Security number or ITIN:	_--_--_--	
	EIN:	_--_--_--	
	Date case filed for chapter:	13	1/15/18

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Lauren Dunham	
2. All other names used in the last 8 years		
3. Address	23 Cedar Hill Ln Toms River, NJ 08755-4903	
4. Debtor's attorney Name and address	Marc C. Capone Capone and Keefe, PC 60 Highway 71 Unit 2 Spring Lake Heights, NJ 07762	Contact phone (732) 528-1166
5. Bankruptcy trustee Name and address	Albert Russo Standing Chapter 13 Trustee CN 4853 Trenton, NJ 08650-4853	Contact phone (609) 587-6888 www.russotrustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . (800) 676-6856	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 609-858-9333 Date: 1/16/18

For more information, see page 2

Official Form 3091

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Lauren Dunham
 Debtor

Case No. 18-10793-CMG
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 309I

Page 1 of 2
 Total Noticed: 27

Date Rcvd: Jan 16, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 18, 2018.

db Lauren Dunham, 23 Cedar Hill Ln, Toms River, NJ 08755-4903
 517278173 Credence Resource Management, PO Box 2300, Southgate, MI 48195-4300
 517278174 Credit Resource, 17000 Dallas Pkwy Ste 20, Dallas, TX 75248-1938
 517278177 KML Law Group, 216 Haddon Ave Ste 406, Westmont, NJ 08108-2812
 517278180 New Jersey Natural Gas, 1415 Wyckoff Rd, Wall, NJ 07719
 517278181 Northland Group, PO Box 390846, Minneapolis, MN 55439-0846
 517278182 Pressler & Pressler, 7 Entin Rd, Parsippany, NJ 07054-5020
 517278183 Roundpoint Mtg, 5032 Parkway Plaza Blvd, Charlotte, NC 28217-1918
 517278185 The Bureaus, 1717 Central St, Evanston, IL 60201-1507
 517278186 The Bureaus Inc, 650 Dundee Rd Ste 370, Northbrook, IL 60062-2757

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: mcapone@caponeandkeefe.com Jan 16 2018 23:37:25 Marc C. Capone,
 Capone and Keefe, PC, 60 Highway 71, Unit 2, Spring Lake Heights, NJ 07762
 tr E-mail/Text: bnc@russotruster.com Jan 16 2018 23:38:31 Albert Russo,
 Standing Chapter 13 Trustee, CN 4853, Trenton, NJ 08650-4853
 smg E-mail/Text: usan.j.njbankr@usdoj.gov Jan 16 2018 23:37:56 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 16 2018 23:37:54 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517278168 EDI: AMEREXPR.COM Jan 16 2018 23:23:00 Amex, Correspondence, PO Box 981540,
 El Paso, TX 79998-1540
 517278169 EDI: AMEREXPR.COM Jan 16 2018 23:23:00 Amex, PO Box 981537, El Paso, TX 79998-1537
 517278170 EDI: CAPITALONE.COM Jan 16 2018 23:23:00 Capital One, 15000 Capital One Dr,
 Richmond, VA 23238-1119
 517278171 EDI: CAPITALONE.COM Jan 16 2018 23:23:00 Capital One,
 Attn: General Correspondence/Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
 517278172 EDI: CHASE.COM Jan 16 2018 23:23:00 Chase Card Services, Attn: Correspondence Dept,
 PO Box 15298, Wilmington, DE 19850-5298
 517278175 EDI: DISCOVER.COM Jan 16 2018 23:23:00 Discover, PO Box 15316,
 Wilmington, DE 19850-5316
 517278176 EDI: DISCOVER.COM Jan 16 2018 23:23:00 Discover Financial, PO Box 3025,
 New Albany, OH 43054-3025
 517278178 EDI: MID8.COM Jan 16 2018 23:23:00 Midland Funding, Attn: Bankruptcy, PO Box 939069,
 San Diego, CA 92193-9069
 517278179 EDI: MID8.COM Jan 16 2018 23:23:00 Midland Funding LLC, 2365 Northside Dr Ste 300,
 San Diego, CA 92108-2709
 517278184 EDI: TDBANKNORTH.COM Jan 16 2018 23:23:00 TD Bank, PO Box 5600,
 Lewiston, ME 04243-5600
 517278187 EDI: WFFC.COM Jan 16 2018 23:23:00 Wells Fargo Dealer Services, Attn: Bankruptcy,
 PO Box 19657, Irvine, CA 92623-9657
 517278188 EDI: WFFC.COM Jan 16 2018 23:23:00 Wells Fargo Dealer Services, PO Box 1697,
 Winterville, NC 28590-1697
 517278189 EDI: WFFC.COM Jan 16 2018 23:23:00 Wffnatbank, PO Box 94498, Las Vegas, NV 89193-4498
 TOTAL: 17

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 18, 2018

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin
Form ID: 309I

Page 2 of 2
Total Noticed: 27

Date Rcvd: Jan 16, 2018

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 16, 2018 at the address(es) listed below:
NONE.

TOTAL: 0